



Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. <b>CITI0193</b>		Serial No. <b>09/684,096</b>	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant <b>Howard A. SCHECHTMAN, et al.</b>			
				Filing Date <b>October 6, 2000</b>		Group <b>3691</b>	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
		6,009,415	12/28/99	Shurling, et al.	705	35	12/16/91
		5,781,894	7/14/98	Petrecca, et al.	705	14	8/11/95
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
		McKeveny, Alexander, "Giving Them a Good Reason," <i>Banking Marketing</i> , Vol. 29, No. 3, pp. 37-40, March, 1997					
		"Financial Exchange Scoopstakes," <i>Financial General Bankshares, Inc., Washington, DC, Golden Coin</i> , p. 30, 1982					
		Anonymous, "New Tactics to Drive Up Debit Card Activity," <i>Bank Network News</i> , Vol. 4, No. 22, pp. 3, 5, 8, April 10, 1986					
		Sulon, Bill, "Pennsylvania State Bank to Give Away Money to ATM Customers, Waive Fees," <i>Knight-Ridder Tribune Business News</i> , April 18, 2000					
		"CompuBank Offers ATM Fee Refunds (CompuBank Begins Offering Up to Four ATM Refunds Per Month to Customers in Effort to Gain More Clientele)," <i>Financial NetNews</i> , Vo. IV, No. 10, p. 5, March 8, 1999					
		Colletti, Deborah L., "Wanted: Smart ATMs, Smart Marketing," <i>American Banker</i> , Vol. 155, No. 233, p. 12A, December 3, 1990					
		"Sanwa Bank California Renews Commitment Not to Levy ATM Surcharge on Noncustomers," <i>Business Wire</i> , p. 107, September 28, 1998					
		"Sanwa Bank Reaffirms Year-Old Commitment Not to Levy ATM Surcharge on Noncustomers," <i>Business Wire</i> , p. 5051026, May 5, 1998					
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							